Kit' and monthly statements. Banks have also been advised not to levy any charge that was not explicitly indicated to the cardholder at the time of issue of card and without obtaining consent of the cardholder.

In order to ensure transparency in banking services, RBI has also issued instructions to banks to display and update the details of various service charges in the prescribed format on their websites and in their offices/branches. While fixing the service charges, the banks are expected to ensure that the charges are reasonable, consistent with the cost of providing the services and the the customers with low value/volume of transactions are not penalized. RBI has also advised the banks to make provision on their web-sites for online registration of customers' complaints. Further, the scope of the Banking Ombudsman Scheme has been enlarged to cover complaints of the banks' customers concerning credit cards, service charges, delays in delivery of bank services, etc.

Granting of Educational Loans

1919. SHRI B.S. GNANADESIKAN: Will the Minister of FINANCE be pleased to state:

(a) whether all banks including private banks are adhering to norms fixed by the Reserve Bank of India (RBI) regarding grant of educational and agriculture loans;

(b) the details of total amount disbursed by the Banks including private banks for educational loan in Tamil Nadu for the last three years; and

(c) the details of the number of educational loan application rejected by the banks including private banks in Tamil Nadu for the last three years?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) All Scheduled Commercial banks, both in the public and private sector are required to adhere to norms fixed by the Reserve Bank of India (RBI) regarding grant of educational and agriculture loans under the priority sector guidelines.

(b) According to the RBI, the amount of education loans outstanding for all Scheduled Commercial Banks, including private sector banks during the last three years in the State of Tamil Nadu is given below:

(Amount in Rs. crore)

As on 31st March		
2005	2006	2007
1001	1859	2363

(c) The RBI has reported that details of educational loan applications rejected in Tamil Nadu are not available.

Excise duties evasion by Pharma Companies

1920. SHRI UDAY PRATAP SINGH: Will the Minister of FINANCE be pleased to state:

(a) whether Government has ordered a probe into Excise duties evasion by some Pharma companies; and

(b) if so, the details thereof and action being taken against Pharma companies?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) No. Sir. However, cases of duty evasion have been booked against some of the Pharma companies.

(b) The details of cases booked against Pharma companies for last three years are as follow:

(Rs. in crore)

Year	No. of cases booked	Duty involved
2004-05	78	111.92
2005-06	94	46.02
2006-07	175	58.44

Necessary action as per the Central Excise law is being taken against these companies.

Factors behind GDP Growth

1921. SHRI PENUMALLI MADHU: Will the Minister of FINANCE be pleased to state:

(a) whether Government is aware that the Gross Domestic Product (GDP) growth being experienced since 2003-04 is due to the favouring of big business/corporate business and encouragement to the private corporate investment at the cost of public sector and the agricultural sector;

(b) if so, whether living standards of agriculturists and employees in the public sector are consummerate with the experienced GDP growth rate; and

(c) if not, what are the steps contemplated by Government for increasing their standards of living?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) and (b) The country has witnessed an all round growth since 2003-04. As against the overall GDP growth of 8.7 per cent during 2003-04 to 2007-08, the agriculture and allied sectors recorded a growth rate of 4.4 per cent, the industrial sector a growth rate of 9.6 per cent and services sector a growth rate of 10.0 per cent, at constant (1999-2000) prices, as per the available data from the Central Statistical Organization. Since different sectors and sub-sectors of the economy have grown at different rates, the population groups dependent on these sectors would have benefited differently.

(c) For the Eleventh Five Year Plan, the Government of India has launched the National Food Security Mission and the Rashtriya Krishi Vikas Yojana with a view of rejuventate agriculture and improve farm incomes. In the proposal for the Union Budget 2008-09, the Finance Minister announced a scheme of debt waiver and debt relief estimated at around Rs. 60,314 crore for farmers which would cover all agricultural loans disbursed by scheduled commercial banks, regional rural banks and cooperative credit institutions up to March 31, 2007 and overdue as on December 31, 2007. The Government estimates that about 3 crore small and marginal farmers and about 1 crore other farmers will benefit from this scheme. In